

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey A Borman, Sr
Debtor

Case No. 19-02198-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 02, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2024:

Recip ID	Recipient Name and Address
db	+ Jeffrey A Borman, Sr, 123 Marine Oaks Dr., Essex, MD 21221-2932
5201411	+ Brandy L. Borman, 93 North Alpine Drive, York, PA 17408-6351
5201437	+ Pennsylvania Department of Revenue, Bureau of Business Trust Find Taxes, Po Box 280901, Harrisburg, PA 17128-0901
5201438	+ PrimeLending, Attn: Bankruptcy, 780 Lynnhaven Pkwy, Ste 375, Virginia Beach, VA 23452-7332
5201440	Saxon Mortgage Service, No Longer in Business, All Loans Transferred), Fort Worth, TX 76161
5201452	+ York Adams Tax Claim Bureau, 1405 N. Duke Street, York, PA 17404-2125

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 02 2024 22:40:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 02 2024 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2024 18:46:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5201407	+ EDI: GMACFS.COM	Apr 02 2024 22:40:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5201409	+ EDI: TSYS2	Apr 02 2024 22:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5201410	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Apr 02 2024 18:46:00	Berks Credit & Collections, Po Box 383, Temple, PA 19560-0383
5201414	EDI: CITICORP	Apr 02 2024 22:40:00	CBNA/Home Depot, Citi Cards Private Label Bankruptcy, Po Box 20483, Kansas City, MO 64195
5201425	Email/Text: cfcbackoffice@contfinco.com	Apr 02 2024 18:46:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
5201412	+ EDI: CAPITALONE.COM	Apr 02 2024 22:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5201413	+ EDI: CAPONEAUTO.COM	Apr 02 2024 22:40:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5218202	EDI: CAPITALONE.COM	Apr 02 2024 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5201415	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5201416	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St

			Louis, MO 63179-0034
5201417	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5228990	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5201418	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275
5201419	+ EDI: CITICORP	Apr 02 2024 22:40:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5201420	+ EDI: WFNNB.COM	Apr 02 2024 22:40:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5201421	+ EDI: WFNNB.COM	Apr 02 2024 22:40:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5201423	+ EDI: WFNNB.COM	Apr 02 2024 22:40:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5201424	+ EDI: WFNNB.COM	Apr 02 2024 22:40:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5201426	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 02 2024 18:48:50	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5201428	EDI: DISCOVER	Apr 02 2024 22:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5203760	EDI: DISCOVER	Apr 02 2024 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5201429	Email/Text: EBNBKNOT@ford.com	Apr 02 2024 18:46:00	Ford Motor Credit, National Bankruptcy Service Ccenter, Po Box 62180, Colorado Springs, CO 80962
5208541	Email/Text: EBNBKNOT@ford.com	Apr 02 2024 18:46:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
5201430	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 02 2024 18:46:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
5201431	EDI: IRS.COM	Apr 02 2024 22:40:00	Internal Revenue Service, 228 Walnut Street, Harrisburg, PA 17101
5201432	+ Email/Text: PBNCNotifications@perituservices.com	Apr 02 2024 18:46:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5226304	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 18:49:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5201433	+ Email/Text: EBNBKNOT@ford.com	Apr 02 2024 18:46:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
5201434	+ EDI: CITICORP	Apr 02 2024 22:40:00	NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
5201436	+ EDI: AGFINANCE.COM	Apr 02 2024 22:40:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
5212038	+ EDI: AGFINANCE.COM	Apr 02 2024 22:40:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
5293145	EDI: PRA.COM	Apr 02 2024 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293146	EDI: PRA.COM	Apr 02 2024 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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5228484	EDI: PRA.COM	Apr 02 2024 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5211387	EDI: PENNDEPTREV	Apr 02 2024 22:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5211387	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5201441	Email/Text: amieg@stcol.com	Apr 02 2024 18:46:00	State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison, WI 53716
5201439	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2024 18:46:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5204017	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2024 18:46:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
5201443	+ EDI: SYNC	Apr 02 2024 22:40:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201442	+ EDI: SYNC	Apr 02 2024 22:40:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201444	+ EDI: SYNC	Apr 02 2024 22:40:00	SyncbWolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5202108	+ EDI: AIS.COM	Apr 02 2024 22:40:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5201445	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201446	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5201447	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201448	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5201449	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201450	+ EDI: SYNC	Apr 02 2024 22:40:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5201408	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5201422	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5201427	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5201435	*+	NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
5293150	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293152	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293154	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293151	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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5293153	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293155	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5226284	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5201451	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2024 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Jeffrey A Borman Sr cjulius@ljacobsonlaw.com, egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmlawgroup.com
Sherri Smith	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ssmith@pincuslaw.com amautz@pincuslaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1

Jeffrey A Borman Sr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6902

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02198-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey A Borman Sr

4/2/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.